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ABSTRACT

METHODS AND SYSTEMS FOR USING THE PUBLIC SWITCHED TELEPHONE NETWORK TO CONDUCT A TRANSACTION BETWEEN CUSTOMER ACCOUNTS

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Methods and systems for using a communication to execute a transaction with respect to an account. A communication is received on a calling line associated with a calling line number. An account number and a transaction amount are obtained from the communication. The account number corresponds to an account with respect to which a transaction is to be conducted. The transaction amount may be a number of units, a dollar amount, etc. A validation may be carried out to determine whether the caller or calling line number is authorized with respect to the conduct of the transaction. In an exemplary embodiment, a billing message is created to include the account number, the transaction amount, and the calling line number. The account number and the transaction amount from the billing message are used to execute the transaction with respect to the account corresponding to the account number. The transaction may be executed by crediting the account by the transaction amount such as by at least the number of units or by at least the dollar amount and by debiting the calling line number account by at least the number of units or by at least the dollar amount. The communication may be provided with an announcement regarding the execution of the transaction.

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